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ABSTRACT

In order to determine whether awarding state and federal financial aid to students had a positive effect on student persistence, grade point averages (GPA) and chances of graduating, this study was conducted at North Greenville College (South Carolina). The 252 first-time, full-time freshmen who entered the college in fall 1975 were divided into aid recipients (58.3%) and non-recipients (41.7%); those receiving aid were further divided according to amount received: under $1,000, $1,000 to $1,999, $2,000 to $2,999, $3,000 to $3,999, and $4,000 or more. There appeared to be a positive correlation between receipt of financial aid and the students' persistence and graduation rate. A total of 77.9% of the aid recipients graduated as compared to 22.1% of those receiving no aid; awards of larger amounts of aid, though not over $4,000, were effective in producing more graduates. Larger amounts of aid did not appear to result in higher GPAs; the most effective amount of aid in this area was $1,000 to $1,999. Resulting recommendations included: aid packages of between $3,000 and $3,999, the increase of financial aid staff, and the revision of the current financial aid policy. (Author/AYC)

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THE EFFECT OF STATE AND FEDERAL AID AWARDS ON PERSISTENCE, ACADEMIC SUCCESS AND CHANCES FOR GRADUATION AMONG FRESHMEN ENROLLING AT NORTH GREENVILLE COLLEGE IN FALL, 1975

by
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A Practicum Presented to Nova University
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ABSTRACT

A total of $727,375 in state and federal aid was awarded to 147 students at North Greenville College between August, 1975 and May, 1977. It was not known whether the awarding of large amounts of aid each year had a positive effect on student persistence, their grade point averages and their chances of graduating. This information would have a direct bearing on whether the Financial Aid Office staff would be increased as requested by the director.

Using the causal comparative research design this study was concerned with all the 252 first-time, full-time freshmen who had entered the college in fall, 1975. The group was divided into aid recipients (58.3%) and non-recipients (41.7%). Students having received aid were placed into five categories according to the amount received: under $1,000; $1,000 to $1,999; $2,000 to $2,999; $3,000 to $3,999, and $4,000 or more. The dollar amount ranging from $113.00 to $5,495 was recorded for each student.

Records of the college were studied to determine how many semesters each student in the universe had persisted, the grade point average of each aid recipient at the time of withdrawal or graduation and the number of graduates from that sophomore class.

There appeared to be a positive correlation between the receipt of financial aid and the students' academic success as measured by persistence and graduation rate. A total of 77.9% of the aid recipients graduated as compared to 22.1% of the students receiving no state and federal aid. Awards of larger amounts of aid to a point (not over $4,000) was effective in producing more graduates. It was not obvious, however, that larger amounts of aid resulted in higher grade point averages. The most effective

category of aid in relationship to higher grades was $1,000 to $1,999.

The study raised the question whether the smallest awards and the largest ones were of much value to the student or the institution. This resulted in a recommendation that emphasis be placed on the development for predictably good students of aid packages involving amounts between $3,000 and $3,999.

Other recommendations were: that a formula for prediction of success be developed; that the financial aid staff be increased; that aid recipients who display academic difficulty be offered special help in the form of a Human Potential Seminar, and that the Admissions and Academic Standing Committee revise the current financial aid policy.

THE EFFECT OF STATE AND FEDERAL AID AWARDS ON PERSISTENCE, ACADEMIC SUCCESS AND CHANCES FOR GRADUATION AMONG FRESHMEN ENROLLING AT NORTH GREENVILLE COLLEGE IN FALL, 1975

INTRODUCTION

In August, 1975 two hundred and fifty-two full-time freshmen entering college for the first time enrolled at North Greenville College. During the course of the next four semesters, the class, as would be expected in a junior college with an open-door policy, dwindled progressively to the point where only sixty-eight of these students graduated in May, 1977. This represented the failure of 72 percent of the class to graduate in the normal four-semester period.

During that period from August, 1975 to May, 1977 a total of $727,375 in state and federal aid was awarded to 147 students in the group. This aid included awards under the South Carolina Tuition Grant Program, the Basic Educational Opportunity Grant Program, the College Work-Study Program, the Supplemental Educational Opportunity Grant Program and the National Direct Student Loan Program. According to financial aid office records, each year the state and federal aid awards at the college amounted to approximately 81 percent with the remainder coming from institutional and private sources.

The question had repeatedly arisen in the admissions office, the financial aid office and the counseling center concerning whether what appeared to be a very large amount of aid being awarded each year had a positive effect on the number of semesters students remained in college, their grade point averages and their chances of graduating on schedule.

Since no staff member at the college was directly responsible for institutional research, no attempt had previously been made to chart the academic progress of aid recipients. Although the college knew that

hundreds of thousands of dollars had been awarded each year in the form of cash, loans, scholarships, etc., whether the aid recipients were those who had withdrawn early in their academic career, whether they had persisted three or four semesters without graduating, or whether they comprised a sizeable number of each graduating class was not known. Neither did they know whether there was any positive correlation between the amount of aid awarded and the grades which the students received.

At the same time, the Director of Financial Aid had requested an assistant because the work load in his office had steadily increased each year, especially in the volume of paper work required to satisfy government regulations. Further pressure on the financial aid office appeared to be forthcoming after President Carter suggested on February 9, 1978 that the Basic Educational Opportunity Grant Program should be expanded in 1979-80.

This proposal to enlarge the federal college aid programs to include for the first time two million students from moderate income families would have been a great help in the recruiting programs at small private colleges such as North Greenville. Lee (1975:8) in his survey of student aid programs for the Stanford Research Institute found that previous aid distribution patterns had been more advantageous to the public four-year colleges than to any other type of institution. Yet, the concept of providing Basic Educational Opportunity Grants to a much larger segment of the population, creating additional jobs for students and raising the family income eligibility for interest benefits for the Guaranteed Student Loan Program would have sorely taxed a very small financial aid staff.

The purpose of this study was to determine the relationship between varying amounts of state and federal aid awarded to a select group of students at North Greenville College between August, 1975 and May, 1977 and their continued enrollment, their academic success as measured by

grade point averages and their chances of earning an Associate Degree in four semesters. It seemed to be particularly important to determine the range of aid which was most beneficial to aid recipients.

Particular attention was paid to results which might have pointed to a definite need for the expansion of the current financial aid staff and the possible need for the use of methods other than increased aid which would have encouraged persistence, increased academic success and resulted in a higher percentage of graduates.

The study was based on a causal comparative research design which considered the following variables:

1. Independent variable - amount of state and federal aid awarded to each student.

2. Dependent variables

   a. number of consecutive semesters of enrollment

   b. grade point averages at time of withdrawal or graduation

   c. number of graduates.

The following research questions were addressed:

1. What was the total amount of state and federal aid given to all full-time students who began attendance in fall, 1975?

2. How many students in that class received state and federal aid and what percentage of the class fit into that category?

3. How many students and what percentage of the class received no aid in the four semesters being considered?

4. How much state and federal aid was awarded to each aid recipient over the four semesters?

5. How many and what percentage of the aid recipients fit into the following categories of aid received?

A - less than $1,000

B - $1,000 to $1,999

C - $2,000 to $2,999

D - $3,000 to $3,999

E - $4,000 or more

6. How many semesters did each aid recipient persist in enrollment?

7. Did students receiving larger amounts of aid persist longer than those receiving smaller amounts?

8. What was the grade point average of each aid recipient for each semester that he was enrolled?

9. Did students receiving larger amounts of aid receive higher grades than those receiving smaller amounts?

10. How many and what percentage of the aid recipients graduated at the end of four consecutive semesters?

11. Did more students receiving higher amounts of aid graduate than those receiving smaller amounts?

12. How many and what percentage of non-recipients graduated in May, 1977?

13. Was there an observable difference in the graduation rate of aid recipients as compared to non-recipients?

BACKGROUND AND SIGNIFICANCE

This topic was considered suitable for the module on Applied Research and Evaluation because in the manual prepared for the module, Barton and Mines (1977:2) defined research as the "significant investigation of a problem" while suggesting that students give emphasis to research problems which would be used by the institutions with which they were connected.

Without knowing if increased amounts of aid resulted in the

persistence of students for more consecutive semesters, increased academic success among aid recipients or more graduates, the administrators of North Greenville College had no basis on which to make decisions about the Financial Aid Officer's request for assistance with his work load and the need expressed by the Admissions Counselors for more aid to offer to prospective students. This information would also set the direction (public or private sources) in which a search for more aid would go.

The need for further research in this area was clearly revealed by the review of the literature. Gladieux (1975:4), in preparing a study on the distribution of federal assistance for the College Education Examination Board discovered that approximately 53 percent of all first-time, full-time students in the two-year colleges came from families in income brackets which made them eligible for aid, but Lee (1975:9) contended that students in two-year colleges "generally seemed to be underawarded, given their need."

Morris (1975:5) identified financial aid to students as "one of the fastest growing segments in the U.S. Education Business" and Pedrini and Pedrini (1973:12) summarized a review of financial aid impact research with the proposition that financial aid was a major means of enabling greater access to higher education. Roark in her 1977 investigation of state and federal aid programs for the Chronicle of Higher Education reported that since 1967 federal appropriations had grown over twenty-fold to nearly twelve billion dollars, a figure which did not seem to satisfy the parents, students and financial aid officers to whom she talked.

What would be the overall impact of ever-increasing aid to a growing number of students? Opinions of evaluators were sharply divided. Nelson, reporting in the October, 1976 issue of the Community and Junior College Journal said that fewer junior college students would drop out or fall

short of their educational objectives if their financial needs were carefully assessed and met.

On the other hand, the wisdom of giving greater amounts of aid to students did not appear to be the answer to Wenc who pointed out that over half of all freshmen drop out of education entirely. He wrote:

> Of more direct concern to some of us are the monetary commitments our institutions make in the form of vastly expanded student aid programs. As both state and federal aid programs have grown tremendously over the years, the taxpayer has also joined the institutions as a major investor in the maintenance of an educational establishment . . . .
>
> A degree recipient, therefore, becomes the end result of a significant institutional and public investment, while the non-graduate erodes scarce institutional and public monetary resources. (1977:19)

Snyder (1971:2) believed that much more work was necessary in assessing financial aid programs because there was "still a lack of evidence that financial aid to students really results in increased attendance, persistence and achievement in college." The lack of research in this area was underscored by Morris (1974:5) who having searched the Dissertation Abstracts International indices from 1960-74 found less than ninety doctoral dissertations which could be loosely grouped as dealing with student financial aid. The actual relationship between amounts of aid awarded and measurable results had been studied in a variety of institutions with more studies being conducted on the aid-persistence variable than the other two being considered in this study.

Astin (1975:22), defining persisters as those still enrolled or having graduated, stated that the amount of grant support appeared to be a major factor in student persistence. Similarly, Russ, who studied 224 full-time students who received aid at Henderson State (Arkansas) College during the 1971-73 academic years, concluded that the amount of financial aid received, the amount of family income and composite A.C.T.

scores all affected persistence. He also concluded that students of high ability from low income families are likely to persist and should be given first consideration in the dispersion of financial aid. (1973:90)

Winder's one hundred subjects (1972:98) showed a higher retention rate and Roark (1977:6), discussing a survey completed by the Illinois State Scholarship Commission, contended that 18% of the enrollment of private institutions in Illinois would be lost if state aid to students was withdrawn. She also reported that a large percentage of female students in that state's private institutions said that they would have to drop out if they received no aid.

Yuker and his co-authors concluded that financial aid apparently exerted some holding power over Hofstra University students since the percentage of withdrawers receiving aid was much smaller than the percentage for the entire student body. Their findings were supported by a comparative study of persisters and non-persisters among college students which concluded that "financial reasons were related as the largest single reason for attrition." (1972:16)

The idea that financial aid did not positively affect persistence was voiced by Cope and Hannah (1975) who believed that financing college was not a major problem when students dropped out. They felt that lack of money was often claimed as a reason for dropping out because that was a socially acceptable reason which could excuse a lack of commitment.

Fields (1973:100) working with 2801 freshmen applications for aid concluded that awards of aid did not affect withdrawal rates or return rates for the sophomore year. Parker (1975:7067) found that financial assistance did not affect the rate of attrition of the minority students in an urban public university, while Sutton (1975:30) found no significant

differences in the withdrawal rates of financial aid recipients and non-recipients at Central Florida Community College. This conclusion was confirmed by Shelby (1973:17) who discovered no significant relationship between persistence in college and the amount of financial aid received for any subgroup or the total group of students in his study, although the overall persistence rate of students receiving aid was slightly higher than students not receiving aid.

In addition, Sutton (1975:30) found no significant differences in the withdrawal rates of financial aid recipients and non-recipients. These findings were confirmed by Weigel (1970:21) who studied non-intellectual factors for dropping out at Anoka-Ramsey State Junior College. Only one in five of the non-persisters in his study claimed financial problems as their reason for discontinuing. Blai also found that only 9 percent of non-persisters blamed finances at Harcum Jr. College while Snyder, studying 850 students who had not returned to Harrisburg Area Community College listed only 7.4 percent "who indicated lack of financing as a very important reason for leaving college." (1970:39) Confirmation was added to the no relationship to persistence theory by Harvey (1970) who outlined approaches that had proven effective at various types of institutions in reducing dropout rates and found no mention of the lack of financial aid as an important factor in attrition.

Addressing the question as to whether financial aid was a determinant in the achievement of academic success, Gold answered affirmatively after studying aid recipients at Los Angeles City College. His aid-receiving subjects were generally above the all-college average on measures of academic success, which he defined as less students on academic probation and higher grade point averages. (1970:6)

Parker's minority students who received aid at Chicago State University also received higher grade point averages. (1975:7067)

No advantage in receiving financial aid as far as grade point averages were concerned was reported by Winder (1972:109) after he had measured 100 subjects receiving aid against 100 who had no assistence. Fields (1973:118) found that awards of aid did not affect freshmen grade point averages and Snyder (1971:10) also discovered no significant differences in academic success between aid recipients and non-recipients.

Did the receipt of aid affect the graduation rate of students? Parker (1975:7076) working with students who entered college with A.C.T. scores between 15 and 20 found that it did, but Snyder, while discovering that there was no apparent advantage in the receipt of aid as far as women were concerned, also found that men recipients in his study received more degrees and certificates than the non-recipients. (1971:2)

The review of the literature indicated considerable dicotomy in the findings concerning the impact of financial aid on a student's academic career. Opinions were particularly divided on the relationship of aid to persistence. Blai (1972:18) pointed to the need for every college to search for factors which influence persistence by saying:

> The subject of student attrition has institution-wide ramifications, as well as a significant impact upon the well-being of the student as a whole person. The complexity of the problem of attrition is sufficient to challenge the imagination and resourcefulness of all segments of the college community.

PROCEDURES

Using the causal comparative research design, this study was concerned with all of the 252 first-time, full-time freshmen who had entered North Greenville College in fall, 1975. The group was initially divided into aid-recipients and non-recipients according to the 1975-76 and 1976-77 records of the Financial Aid Office.

Subsequently, all aid recipients were divided into five categories according to the dollar amount received as follows:

A - less than $1,000

B - $1,000 to $1,999

C - $2,000 to $2,999

D - $3,000 to $3,999

E - $4,000 or more

The number of students in each category was counted and the exact amount of aid in dollars received by each student was recorded on a chart from which could be determined the total amount of aid given to all aid-recipients over a four-year period. This chart was included as Appendix A.

The grade point average of each student in the universe for each of the four semesters under consideration was secured from the Records Office. Again, a chart was constructed to show the grade point average of each aid recipient during semesters one, two, three and four from fall, 1975 through spring, 1977. This chart was included as Appendix B.

Additional information secured from the Records Office included a list of withdrawees for each of the four semesters, and lists of graduates in December, 1976 and May, 1977. From these lists, tables were completed to record how many semesters each aid-receiving student had

persisted, the grade point average of each aid recipient at the time of his or her withdrawal or graduation, and the numbers of students receiving state and federal aid who graduated after three or four semesters of attendance.

The information from these charts was used to answer the following research questions:

1. What was the total amount of state and federal aid given over a four-semester period to all full-time students who began attendance in fall, 1975?

2. How many of the students received aid and what percentage of the class fit into that category?

3. How many students and what percentage of the class received no aid in the four semesters being considered?

4. How much (in dollars) state and federal aid was awarded to each aid recipient?

5. How many and what percentage of the aid recipients fit into the following categories of aid received?

   a. less than $1,000 (A)

   b. $1,000 to $1,999 (B)

   c. $2,000 to $2,999 (C)

   d. $3,000 to $3,999 (D)

   e. $4,000 or more (E)

6. How many semesters did each aid recipient persist in enrollment?

7. Did students receiving larger amounts of aid persist longer than those receiving smaller amounts?

8. What was the grade point average for each aid recipient at the

time of withdrawal or graduation?

9. Did students receiving larger amounts of aid receive higher grade point averages (at the time of withdrawal or graduation) than those who received smaller amounts?

10. How many and what percentage of the aid recipients graduated at the end of three or four consecutive semesters?

11. Did more students receiving larger amounts of aid graduate than those receiving smaller amounts?

12. How many and what percentage of non-recipients graduated at the end of three or four consecutive semesters?

13. Was there an observable difference in the graduation rate of aid recipients as compared to non-recipients?

Limitations

Because there was no computer service available at North Greenville College, all data for this study was gathered and computed manually by the writer. It was impossible, therefore, to include all the different kinds of financial aid which were annually awarded to North Greenville students. Some types of aid which were not considered were private scholarships, endowed scholarships and athletic scholarships.

Delimitations

This study included all full-time students enrolling at North Greenville College for the first time in fall, 1975 who received state and federal aid in any amount. Students not receiving state and federal aid were not included in this study for purposes of comparison.

Basic Assumptions

1. Some students in the freshman class of 1975 will not have applied for or received any federal or state aid during the four semesters

which were considered in this study.

2. Some students would have applied for and received varying amounts of state and federal aid ranging from less than $1,000 to more than $4,000 in four semesters.

3. A large percentage of the freshmen class being studied would have applied for aid and would have received funds from state and federal sources because the tuition at this private college is higher than the state institutions to which North Greenville is an alternative.

4. Many students would have received large amounts of aid ($3,000 or more) in the four semesters being considered.

5. There were students receiving varying amounts of aid (from less than $1,000 to $4,000 or more) who would have:

   a. dropped out after one, two or three semesters of attendance.
   b. persisted in attendance for four semesters but did not graduate.
   c. graduated after three or four semesters of attendance.

6. There were students receiving varying amounts of aid (from less than $1,000 to $4,000 or more who would have:

   a. achieved less than 2.0 grade point average.
   b. achieved between a 2.0 and 3.0 or a 3.0 and 4.0 grade point average but withdrew before graduating.
   c. achieved between a 2.0 and 3.0 or a 3.0 and 4.0 grade point average and graduated at the end of three or four consecutive semesters.

Definition of Terms

Academic Achievement - grade point averages as measured by the

result when the number of grade points earned for all courses was divided by the composite number of semester hours for which the student was given a grade which could be equated numerically.

Continued Enrollment - reenrollment two, three or four consecutive semesters over two calendar years.

State and Federal Aid -

1. Basic Educational Opportunity Grant Program (B.E.O.G.)
2. College Work-Study Program (C.W.S.P.)
3. National Direct Student Loans (N.D.S.L.)
4. South Carolina Tuition Grant Program
5. Supplemental Education Opportunity Grant (S.E.O.G.)

Success - completion in two years or less of the requirements for the Associate in Arts degree.

RESULTS

A total of $727,375 in state and federal aid was awarded over a four-semester period to 147 students who comprised 58.3% of the full-time freshmen entering North Greenville College in fall, 1975 for the first time. The 105 freshmen who comprised the rest of the class received no state and federal aid during that time. The non-recipients accounted for 41.7 percent of the group.

The aid-recipients received widely varying amounts from $113.00 to $5,495. For the purposes of this study, five categories of aid were established, namely: less than $1,000; $1,000 to $1,999; $2,000 to $2,999; $3,000 to $3,999, and $4,000 or more. These categories were labeled A, B, C, D, and E and the number of students who received aid in any one of the categories was counted. Table 1 shows the number and percentage of

aid-recipients who were awarded the amount of aid set forth in each category. It can be observed that one-third of the students (33.3%) received the amount of aid awarded in category B, making it the largest single category of aid. Categories A, C and D contained very similar numbers of students. Only seventeen students (11.6%) were awarded the largest amounts of aid over a two-year period (category E). The amounts of state and federal aid awarded to each of the 147 students are shown in Appendix B.

TABLE 1

DISTRIBUTION OF FINANCIAL AID TO ALL AID RECIPIENTS*
N=147

Categories	Number Of Students	Percentage Of Students
A less than $1,000	25	17.0
B $1,000 to $1,999	49	33.3
C $2,000 to $2,999	29	19.7
D $3,000 to $3,999	27	18.4
E $4,000 or more	17	11.6
Total	147	

*Includes students who did or did not graduate during the four semesters under study.

Aid recipients completed one, two, three or four semesters before withdrawing or graduating. As shown in Table 2, when the entire class was considered, 24.2% withdrew at the end of the first semester, 19.8% completed two semesters, a smaller percentage (13.5%) withdrew at the end of the third semester, and 42.5% persisted for the four semesters under consideration.

Table 2 shows that when the group was divided into aid-receiving students and no-aid students, a higher percentage of aid recipients withdrew

at the end of the first and second semesters. Similar percentages of aid recipients (12.2%) and no-aid students (13.3%) withdrew at the end of the third semester. It could also be observed from Table 2 that a much larger percentage of aid recipients (53.7%) completed four semesters of work than did non-aid students (28.6%).

TABLE 2

PERSISTENCE OF FRESHMEN ENTERING IN FALL, 1975
MEASURED BY NUMBER OF CONSECUTIVE
SEMESTERS OF ENROLLMENT

Number of Semesters Enrolled	All Students		Aid-Receiving Students		Non-Aid Students	
	N=252	%	N=147	%	N=105	%
1	61	24.2	24	16.3	37	35.2
2	50	19.8	26	17.7	24	22.9
3	34	13.5	18	12.2	14	13.3
4	107	42.5	79	53.7	30	28.6

The next question to be considered was whether students receiving larger amounts of aid persisted longer than those receiving small amounts. Seventy-nine of the 147 students who received aid stayed for one, two, three or four semesters, but did not graduate. Sixty-eight of the aid recipients graduated either at the end of three or four semesters. The persistence of all aid-receiving students who received certain amounts of state and federal aid is illustrated in Table 3.

Table 3 reveals that almost one half (48%) of the students receiving less than $1,000 of aid were enrolled for only one semester or less. Approximately one quarter (24%) of the students in the lowest aid category (A) stayed for four semesters. More than one quarter (26.5%) of the students receiving amounts of aid between $1,000 to $1,999 (category B) completed only two semesters of work, but students in that category were more prone to stay for four semesters (44.9%) than students receiving lesser amounts of aid.

Although only one person who received between $2,000 and $2,999 within the four-semester period withdrew after one semester, the greatest loss in that category occurred at the end of the third semester (31.0%).

No student who received the amounts of aid awarded in category D stayed less than three semesters. Only three people in this aid category left at the end of the third semester, leaving 88.9% to stay for four semesters, the largest percentage of persisters in any category.

Similarly, no one who received the largest amount of aid withdrew before the end of the third semester, at which time only two students withdrew. As was the case with students receiving the D category of aid, a large percentage of the students who received aid in category E (88.2%) persisted for four semesters.

The grade point average of each aid recipient for each semester in which he or she was enrolled is shown in Appendix C.

TABLE 3

NUMBERS AND PERCENTAGES OF STUDENTS RECEIVING FINANCIAL AID WHO PERSISTED FOR ONE, TWO, THREE OR FOUR SEMESTERS

Amount of Aid Awarded	Semesters 1 or less		2		3		4	
	No.	%	No.	%	No.	%	No.	%
A less than $1,000 N=25	12	48.0	6	24.0	1	4.0	6	24.0
B $1,000 to $1,999 N=49	11	22.4	13	26.5	3	6.1	22	44.9
C $2,000 to $2,999 N=29	1	3.4	7	24.1	9	31.0	12	41.4
D $3,000 to $3,999 N=27	0	0	0	0	3	11.1	24	88.9
E $4,000 or more N=17	0	0	0	0	2	11.8	15	88.2

A summary of the grade point averages earned by all aid-recipients at the time of their withdrawal or graduation is presented in Table 4. It can be observed from the table that students who had received the smallest amount of money (category A) received more grade point averages below 2.0 (68.0%) than any other group. An identical number, four, received either between a 2.00 and a 2.99 G.P.A. or a 3.00 to 4.00 G.P.A.

Over half (53.1%) of the students in the B category of aid received less than a 2.00 grade point average when they withdrew whether it was at the end of one, two, three or four semesters. More students in this category (28.5%) received between 2.00 and 2.99 than did those (18.4%) whose final grade point average was between 3.00 and 4.00.

In the C category of aid, eighteen students (62.1%) received G.P.A.'s between 2.00 and 2.99 as compared with nine students whose grade

point averages upon withdrawal were below 2.0 and two students who received a grade point average between 3.00 and 4.00.

One quarter of the students receiving aid in the D category (25.9%) received a final G.P.A. below 2.00. Slightly more than one half of the students (51.8%) in this aid group either withdrew or graduated with grade point averages between 2.00 and 2.99. Six students in the D category withdrew or graduated with a grade point average between 3.00 and 4.00. Many students (47.1%) receiving the largest amounts of state and federal aid in category E left the college with less than a 2.0 grade point average. Six of the students in the group (35.3%) received final G.P.A.s between 2.00 and 2.99 while three (17.6%) D-category students finished their work at North Greenville with grade point averages between 3.00 and 4.00.

TABLE 4

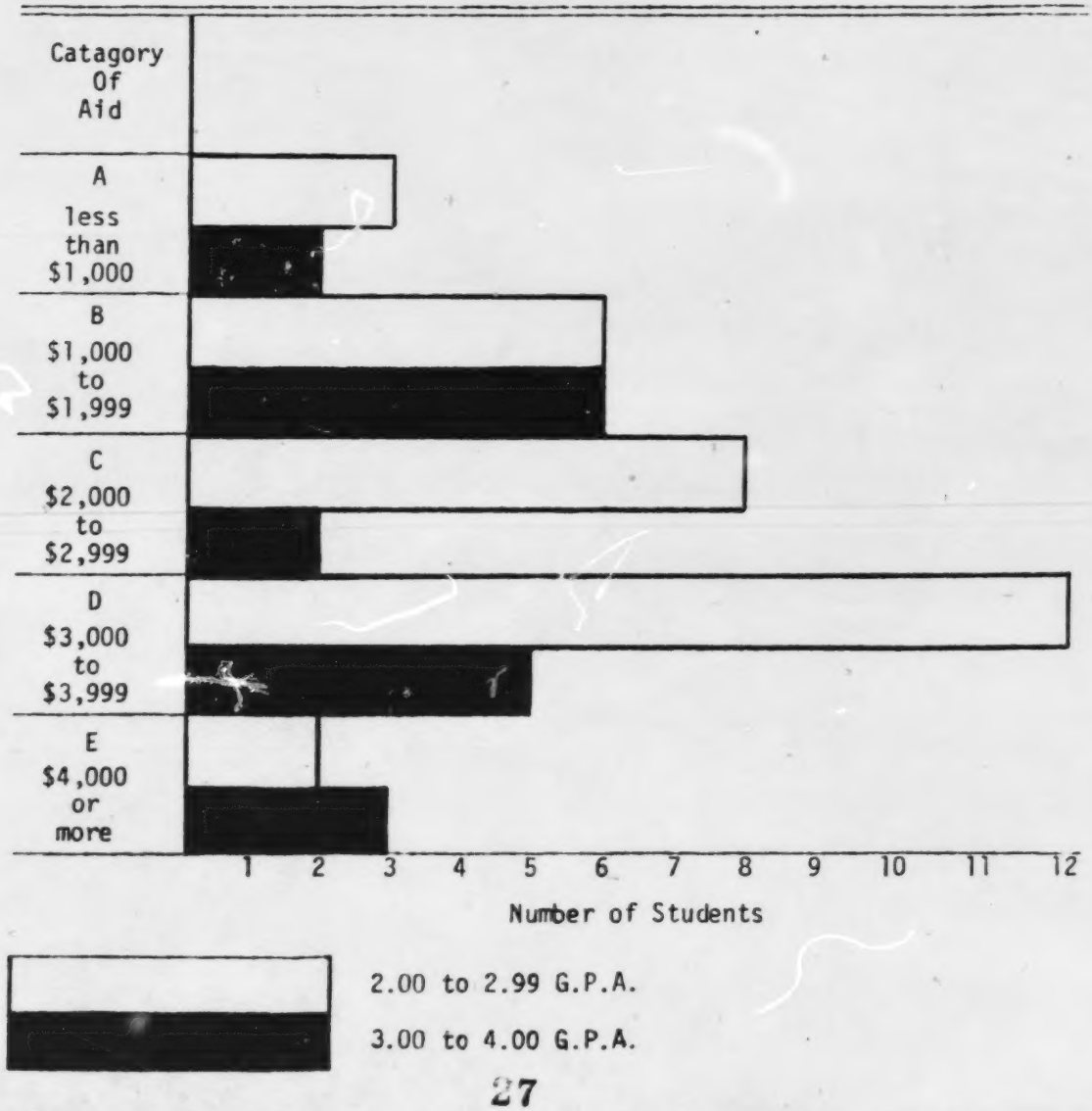
SUMMARY OF GRADE POINT AVERAGES EARNED AT TIME OF WITHDRAWAL OR GRADUATION BY AID RECIPIENTS

Amount Of Aid	Number Of Students By Grade Point Average					
	Below 2.00		2.00-2.99		3.00-4.00	
	N	%	N	%	N	%
A N=25	17	68.0	4	16.0	4	16.0
B N=49	26	53.1	14	28.5	9	18.4
C N=29	9	31.0	18	62.1	2	6.9
D N=27	7	25.9	14	51.8	6	22.2
E N=17	8	47.1	6	35.3	3	17.6
TOTALS	67		56		24	

The grade point averages of graduates who had received aid are shown in Figure 1. In each aid category except B where there was no difference, more aid recipients who graduated received between 2.00 to 2.99 grade point averages than received G.P.A.s between 3.00 to 4.00. The ratio of lower grades to higher grades was more than two to one among students who received aid in the D category.

FIGURE 1

STUDENTS RECEIVING FINANCIAL AID
GROUPED BY G.P.A. AT TIME
OF GRADUATION
N=68



Sixty-eight of the full-time students who had entered North Greenville College for the first time in fall, 1973 had graduated by the end of three or four semesters. This represented 26.98% of the original group. Of the graduates, fifty-three students (77.9%) had received aid in varying amounts. The other fifteen students (22.1%) had received no state or federal aid. As shown in Table 5, there was an observable difference in the number and percentage of graduates who had received aid and those who had not.

TABLE 5

COMPARISON OF NUMBER OF GRADUATES
AMONG AID RECIPIENTS AND NON-RECIPIENTS

Entering Freshmen August, 1975 N=252	
Freshmen Receiving Aid N=147 (58.3%)	Freshmen Not Receiving Aid N=105 (41.7%)
Graduates December, 1976 or May, 1977 N=68 (29.9%)	
Graduates Receiving Aid N=53 (77.9%)	Graduates Not Receiving Aid N=15 (22.1%)

Figure 2 answers the question whether more students receiving larger amounts of aid had graduated than did those receiving smaller amounts. It also illustrates the number of graduates who had received aid as compared with the students who had received aid in varying amounts but did not graduate.

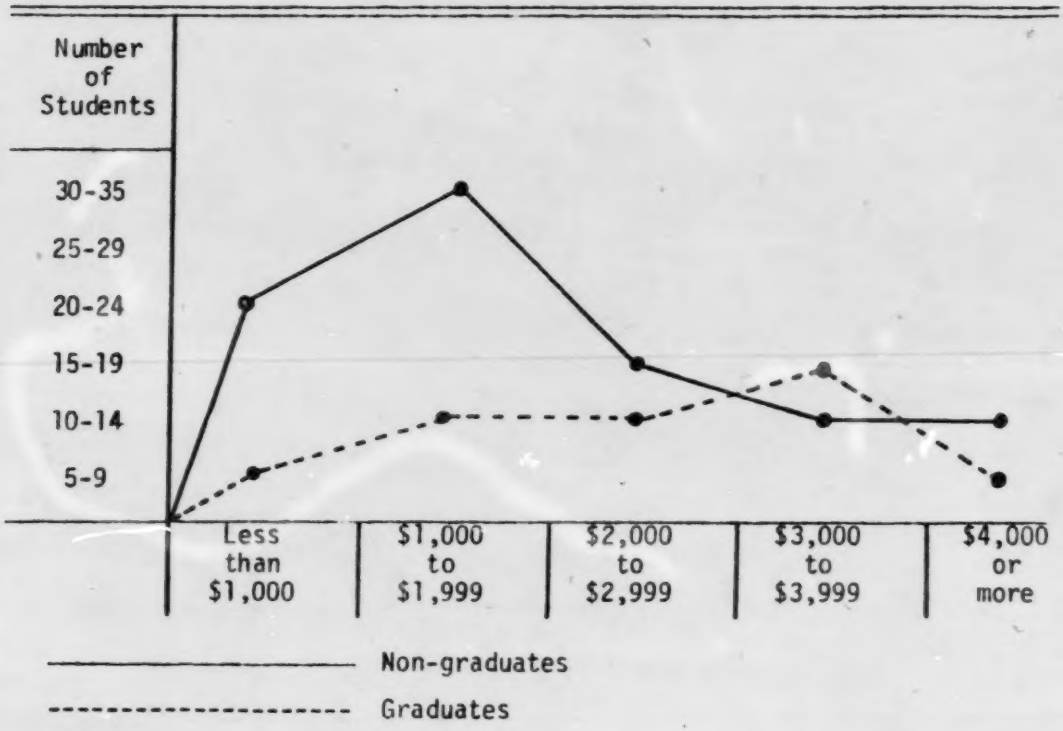
More students who had received between $3,000 to $3,999 had

graduated at the end of three or four semesters than did students receiving any other category of aid. The smallest number of graduates was in the less than $1,000 category. The largest category, $4,000 or more, similarly produced a very small number of graduates. Categories B and C produced similar numbers of graduates.

Additionally, it can be observed from the table that more students receiving between $1,000 to $1,999 failed to graduate than those who received any other category of aid. A similar number of non-graduates (between 10 and 14) came from both the $3,000 to $3,999 category and the $4,000 or more category.

FIGURE 2

DISTRIBUTION OF STATE AND FEDERAL AID TO GRADUATES AND NON-GRADUATES



Finally, Table 6 grouped graduates who had received financial

aid by G.P.A. and term of graduation. The smallest and largest categories of aid produced a similar number of graduates as did categories B and C. Students receiving category D of aid ($3,000 to $3,999) graduated in the largest single group (32.1%).

TABLE 6

GRADUATES RECEIVING FINANCIAL AID WHO ENTERED IN FALL, 1975 GROUPED BY G.P.A. AND TERM OF GRADUATION

Amount Of Financial Aid Received	Grade Point Average	Term Graduated 1976-1977		Total	Total
		Fall	Spring	No.	%
Less than $1,000	Below 2.00			6	11.3
	2.00 to 2.99		3		
	3.00 to 4.00	1	2		
$1,000 to $1,999	Below 2.00			13	24.5
	2.00 to 2.99		6		
	3.00 to 4.00	1	6		
$2,000 to $2,999	Below 2.00			12	22.6
	2.00 to 2.99	2	8		
	3.00 to 4.00		2		
$3,000 to $3,999	Below 2.00			17	32.1
	2.00 to 2.99		12		
	3.00 to 4.00		5		
$4,000 or more	Below 2.00			5	9.4
	2.00 to 2.99		2		
	3.00 to 4.00		3		
	TOTALS	4	49	53	

DISCUSSION, IMPLICATIONS AND RECOMMENDATIONS

There appeared to be a positive correlation between the awarding of financial aid to students at North Greenville College and their academic success as measured by persistence and a higher rate of graduation. A higher percentage of students who did not receive aid were inclined to persist through the third semester, but the number of aid recipients who completed four semesters and thus were more likely to graduate was significantly different (see Table 2).

The increased persistence rate was in accord with the findings of Nelson (1976), Austin (1975), Russ (1973), Winder (1972), Roark (1977), and Yuker (1972).

Awards of less than $1,000 which were less than the total expense requirement for one semester did not prove to be effective in terms of retaining students at North Greenville. Students who had received less than $1,000 were more likely to attend for one semester or less. It should be noted that many of these students would have been eligible to receive larger amounts of aid if they had chosen to continue in attendance. At the time of the study, the renewal of a student's financial aid was not dependent on academic progress. A new policy concerning renewal went into effect in spring, 1977, but that had no effect on the students being studied unless they had returned for a fifth semester.

Therefore, it was impossible to establish a causal relationship between small amounts of aid and early withdrawal. An examination of the grade point averages for each student indicated that 68% of the students who had received the smallest amounts of aid also had received grade point averages of less than 2.0 at the time of their withdrawal.

That fact pointed to a possible lack of interest, motivation and/or ability as important withdrawal factors. This lack of a relationship between aid and persistence had been propounded by Cope and Hannah (1975), Fields (1973), Parker (1975), Sutton (1975), Shelby (1973), Blai (1972), and Snyder (1970). Cope and Hannah (1975) had identified the primary factor in "holding power" as the student's identification with the college. They maintained that students were more likely to remain in any institution because of its image, values and program rather than the amount of aid they had been awarded.

It was true, however, that larger amounts of aid which were awarded in two categories (D and E) to a total of forty-four students (29.9%) did prove effective in retaining students over a four semester period. Of this group, 88.9% and 88.2% respectively completed the normal two years of enrollment (see Table 3).

Although students who had received aid in the amounts offered in the two lowest categories of aid were more likely to receive below a 2.00 grade point average, it was not obvious that awards of larger amounts of aid resulted in higher grade point averages (see Table 4). This was in keeping with the findings of Winder (1972), Fields (1973) and Snyder (1971).

As could be observed from Table 4, the most effective category of aid in relationship to grades for all aid-recipients at North Greenville College was B ($1,000 to $1,999). This category also proved to have the greatest relationship to grades when only the G.P.A.s of the graduates were tabulated. Awards in the middle range of aid (C) which amounted to more than enough money for the expenses of one year, but not enough to cover the expenses for three semesters, resulted in the highest

percentage of "C" grades (2.00-2.99). This was an important factor in light of the fact that a 2.00 was the minimum grade point average for graduation.

The awarding of larger amounts to a certain point was instrumental in producing more graduates as had been observed by Parker (1975). As seen from Table 6, 77.9 percent of the students who graduated at the end of three or four semesters had received some aid as compared to 22.1 percent of the graduating students who had received no aid.

Students who had been awarded the larger amounts of financial aid (over $4,000) graduated at approximately the same rate as those who had received the smallest amounts (less than $1,000). There was also no significant difference in the number of graduates who had received aid awards in the second and third categories.

An observable difference in the graduation rate did occur among students who were given between $3,000 and $3,999 in state and federal aid. This, plus the fact that the highest percentage of students to simply remain for four semesters without graduating had been given aid in similar amounts, pointed to category D of aid as a significant factor.

This should be the category of aid which should be offered to eligible students who are making significant progress towards graduation at the end of the second semester. At the same time, particular care should be taken to avoid the awarding of larger amounts of aid to students who are already in academic difficulty at the end of one or two semesters.

Awards of more than $4,000 did not positively affect grade point averages or the graduation rate of students in that category. Awards of the lowest amounts (category A) and the highest amounts (category E)

produced similar results when grade point averages and graduation rate were the factors being studied. This raised the question of whether either the smallest awards and the largest ones were of much value to the student or the institution.

This question concerning the validity of very small or very large aid awards was emphasized by the fact that only five (29.4%) of the students who received between $4,089 and $5,495 had graduated. Their failure to graduate by the end of the fourth semester was attributed to having earned less than a 2.00 average or the sixty-four hours of credit for an Associate in Arts degree. Further study of this group would be valuable to determine whether their high school grade point averages and their placement test scores had predicted academic success.

Additional study of all the students in this class who had received aid would be useful to the college since the amount of financial aid in the past several years had steadily risen and many conclusions about the advisibility of giving certain amounts of aid might be taken into consideration in making future decisions about aid awards. Some factors which could bear further study would be a determination of whether aid recipients eventually graduated, whether they continued their education at another institution, and how much of their aid had been in the form of N.D.S.L. loans which the college might find hard to collect from non-graduates.

Based on the fact that there was a correlation between the amount of financial aid awarded and both the persistence of students and their graduation rate, the following recommendations are made:

1. <u>That a continued effort be made to maintain the current excellent level of available aid</u>. According to the Financial

Aid Officer there was more than enough aid to meet the needs and he had never turned down an applicant on the basis of inadequate funds. Although an admissions counselor expressed the need for more aid which was not tied to state or federal legislation, availability of aid did not seem to be a problem at this institution in spite of Lee's contention (1975) that students in two-year colleges generally seem to be underawarded, given their need.

2. That more emphasis be put on developing aid packages for predictably good students involving amounts between $3,000 and $3,999 over a four semester period.
3. That the Counseling Center and Financial Aid Office cooperate in developing a formula for prediction of success based on the grade point average and the number of semester hours completed after one year. Awards could be adjusted upward or downward on the basis of this formula with the consent of the Admissions and Academic Standing Committee.
4. That the financial aid staff be increased by the addition of one full-time staff member who would assist in the designing of awards packages, the keeping of records and the overall management of the office.

In view of the fact that awards in amounts over $4,000 did not appear to have a positive effect other than continued attendance, the following recommendations are made:

1. That aid recipients who display evidence of academic difficulty at the end of the first semester be offered special help in study habits and their attitudes toward the

educational process. It is suggested that this could best be accomplished by compulsory attendance in a Human Potential Seminar for all aid recipients on academic probation at end of the first semester.

2. That the academic progress of students receiving large amounts of aid be reviewed by the Admissions and Academic Standing Committee at the end of each semester before more aid was awarded.
3. That the Admissions and Academic Standing Committee revise the current financial aid policy to make more strict provisions for the withholding of aid from students who are making marginal academic progress.

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APPENDIX A

AMOUNTS OF AID AWARDED TO EACH STUDENT

Rank Order of Aid Amounts	Aid Category	Total State And Federal Package	Rank Order of Aid Amounts	Aid Category	Total State And Federal Package
1	A	$113.	28	B	$1,037.
2	A	163.	29	B	1,037.
3	A	175.	30	B	1,037.
4	A	255.	31	B	1,037.
5	A	259.	32	B	1,037.
6	A	280.	33	B	1,044.
7	A	326.	34	B	1,070.
8	A	370.	35	B	1,089.
9	A	470.	36	B	1,089.
10	A	472.	37	B	1,089.
11	A	510.	38	B	1,120.
12	A	526.	39	B	1,172.
13	A	540.	40	B	1,182.
14	A	594.	41	B	1,188.
15	A	620.	42	B	1,195.
16	A	624.	43	B	1,197.
17	A	676.	44	B	1,197.
18	A	728.	45	B	1,200.
19	A	803.	46	B	1,219.
20	A	826.	47	B	1,283.
21	A	844.	48	B	1,288.

APPENDIX A (continued)

Rank Order of Aid Amounts	Aid Category	Total State And Federal Package	Rank Order of Aid Amounts	Aid Category	Total State And Federal Package
22	A	$864.	49	B	$1,288.
23	A	876.	50	B	1,327.
24	A	926.	51	B	1,452.
25	A	960.	52	B	1,506.
26	B	1,028.	53	B	1,513.
27	B	1,036.	54	B	1,538.
55	B	1,563.	82	C	2,174.
56	B	1,574.	83	C	2,225.
57	B	1,576.	84	C	2,225.
58	B	1,602.	85	C	2,225.
59	B	1,627.	86	C	2,238.
60	B	1,632.	87	C	2,263.
61	B	1,688.	88	C	2,277.
62	B	1,702.	89	C	2,288.
63	B	1,713.	90	C	2,300.
64	B	1,761.	91	C	2,326.
65	B	1,763.	92	C	2,387.
66	B	1,767.	93	C	2,387.
67	B	1,787.	94	C	2,613.
68	B	1,802.	95	C	2,646.
69	B	1,813.	96	C	2,712.
70	B	1,814.	97	C	2,763.

APPENDIX A (continued)

Rank Order of Aid Amounts	Aid Category	Total State And Federal Package	Rank Order of Aid Amounts	Aid Category	Total State And Federal Package
71	B	$1,870.	98	C	$2,795.
72	B	1,929.	99	C	2,863.
73	B	1,932.	100	C	2,892.
74	B	1,959.	101	C	2,946.
75	C	2,046.	102	C	2,951.
76	C	2,063.	103	C	2,960.
77	C	2,063.	104	D	3,079.
78	C	2,097.	105	D	3,216.
79	C	2,142.	106	D	3,233.
80	C	2,160.	107	D	3,233.
81	C	2,163.	108	D	3,235.
109	D	3,258.	136	E	4,352.
110	D	3,329.	137	E	4,368.
111	D	3,421	138	E	4,369.
112	D	3,452.	139	E	4,436.
113	D	3,459.	140	E	4,439.
114	D	3,560.	141	E	4,464.
115	D	3,571.	142	E	4,480.
116	D	3,577.	143	E	4,640.
117	D	3,584.	144	E	4,710.
118	D	3,588.	145	E	4,758.
119	D	3,638.	146	E	4,951.
120	D	3,659.	147.	E	5,495.

APPENDIX A (continued)

Rank Order of Aid Amounts	Aid Category	Total State And Federal Package	Rank Order of Aid Amounts	Aid Category	Total State And Federal Package
121	D	$3,750.	129	D	$3,942.
122	D	3,776.	130	D	3,951.
123	D	3,779.	131	E	4,089.
124	D	3,782.	132	E	4,159.
125	D	3,802.	133	E	4,245.
126	D	3,824.	134	E	4,273.
127	D	3,845.	135	E	4,340.
128	D	3,884.			

APPENDIX B

GRADE POINT AVERAGES FOR AID RECIPIENTS FOR FOUR SEMESTERS

Student No.*	Aid Category	Semester Enrolled			
		Fall '75	Spring '76	Fall '75	Spring '77
1	-	2.35	2.31	2.23	2.31 G**
2	-	1.53	.96		
3	D	2.28	2.33	2.61	2.78 G
4	A	3.66	3.60	3.60 G	
5	E	3.23	2.94	2.90	3.01 G
6	-	3.00	2.76	2.62	
7	C	2.00			
8	E	2.20	2.22	1.90	1.98
9	-	Inc.	Inc.	1.66	2.06 G
10	E	1.62	1.40	1.36	
11	B	1.56	1.76	1.82	1.91
12	B	2.40	2.22		
13	E	1.77	1.72	2.09	2.33
14	B	1.53	.66		
15	-	.77			1.22
16	B	3.56	3.64	3.64 G	
17	-	.00			
18	D	2.43	2.46	2.52	2.62 G
19	D	2.47	2.29	2.25	2.48 G
20	-	2.47	2.73	3.14	3.33 G
21	-	1.5			
22	D	1.76	1.52	1.55	1.62

APPENDIX B (continued)

Student No.*	Aid Category	Semester Enrolled			
		Fall '75	Spring '76	Fall '76	Spring '77
23	D	2.46	2.23	2.57	2.75
24	A	3.38	2.92	2.71	2.93 G
25	A	1.61	1.38		
26	-	2.88	2.48	1.98	
27	C	3.00	2.46	2.52	2.47 G
28	-	.80			
29	C	1.85	1.60	1.42	1.18
30	-	1.73	2.36	2.40	
31	B	1.92	1.82		
32	-	.00			
33	-	.00	2.14		2.08
34	B	2.52	2.58	2.54	2.41 G
35	D	1.46	1.56	1.66	
36	A	2.28	Inc.	Inc.	2.12 G
37	-	2.16			
38	-	2.88	2.74	2.48	
39	-	.81	.59		
40	B	.75			
41	C	2.80	2.57	2.77	2.73 G
42	B	3.81	3.65	3.57	3.61 G
43	B	2.32	2.37	2.44	2.40 G
44	-	.00			
45	B	Inc.			

APPENDIX B (continued)

Student No.*	Aid Category	Semester Enrolled			
		Fall '75	Spring '76	Fall '76	Spring '77
46	C	3.38	3.19	3.36	3.33 G
47	-	.00			
48	-	2.00	1.59	1.73	
49	D	3.00	3.06	3.24	3.27 G
50	D	2.77	2.63	2.70	2.65 G
51	B	2.81	2.90		
52	E	3.29	3.35	3.28	3.44 G
53	D	1.61	1.62	1.47	
54	A	1.41	1.45	1.70	1.84
55	D	Inc.	2.16	2.11	2.16
56	A	2.81	2.90		
57	C	2.43	2.21	2.24	2.46 G
58	D	3.80	3.72	3.80	3.79 G
59	-	3.40	3.15	2.83	2.74 G
60	-	2.43	2.58	2.79	2.87 G
61	-	1.37	1.44		
62	B	3.60	3.70	3.80	3.85 G
63	B	.00			
64	D	2.23	Inc.	Inc.	2.04 G
65	B	1.71	1.35	1.70	1.67
66	E	.71	.96	1.23	
67	A	1.75	1.64		
68	E	2.00	1.80	1.84	1.82

APPENDIX B (continued)

Student No.*	Aid Category	Semester Enrolled			
		Fall '75	Spring '76	Fall '76	Spring '77
69	-	.00			
70	B	1.05	.96		
71	B	2.88	3.14		
72	-	2.40	2.23		
73	C	2.70	2.63	Inc.	2.71 G
74	B	.00			
75	A	1.67			
76	A	.00			
77	B	1.89	1.31	1.94	1.95
78	-	1.61	Inc.	1.65	1.20
79	-	.00			
80	A	2.27			
81	-	2.35	1.68		
82	-	.00			
83	A	.00			
84	A	3.13	2.80	2.80	2.96 G
85	-	.00			
86	E	2.11	2.08	1.70	1.70
87	B	1.37	1.00	1.21	1.15
88	C	Inc.	2.55	2.79	
89	-	1.71			
90	C	2.18	2.20	2.72	
91	E	1.71	1.70	1.54	

APPENDIX B (continued)

Student No.*	Aid Category	Semester Enrolled			
		Fall '75	Spring '76	Fall '76	Spring '77
92	-	2.62	2.68	2.87	2.90 G
93	-	1.37	1.36	1.68	1.77
94	C	2.00	1.72		
95	B	2.00	2.33	2.30	2.42 G
96	D	1.30	1.65	1.51	1.33
97	E	2.00	1.78	1.72	1.81
98	-	.00			
99	-	2.29	2.05	Inc.	2.27 G
100	A	.40			
101	A	1.15	1.25		
102	B	1.50			
103	-	.00			
104	C	2.18	2.00	2.03	2.19 G
105	B	.92	.57	.82	
106	D	3.20	3.21	3.19	3.23
107	B	3.06	3.03	3.20	3.16 G
108	B	2.00			
109	-	1.47	1.46	1.29	
110	-	.00			
111	C	1.21	1.28		
112	-	.92	.88		
113	D	1.64	1.96	1.72	1.67
114	-	2.28	2.19	1.94	2.38

APPENDIX B (continued)

Student No.*	Aid Category	Semester Enrolled			
		Fall '75	Spring '76	Fall '76	Spring '77
115	E	2.93	2.82	2.94	3.04 G
116	-	2.29	2.31	2.40	2.49 G
117	-	2.87	2.63		
118	-	Inc.			
119	A	1.94	1.77		
120	-	1.06	1.36	1.86	1.84
121	B	2.07	1.61		
122	-	2.07			
123	D	2.75	2.37	2.64	2.83 G
124	-	Inc.	.86		
125	A	1.00			
126	B	2.87	3.09	3.20	3.39 G
127	C	3.20	2.60		
128	-	2.52	2.38	2.50	2.51 G
129	E	2.17	1.69	1.63	1.96
130	C	2.18	2.60	2.90	G
131	-	4.00			
132	C	2.29	2.30	2.37	
133	E	3.06	2.75	2.44	
134	-	2.05	Inc.	2.44	2.57 G
135	C	2.28	2.29	2.33	
136	-	.00	.08		
137	D	1.93	1.96	2.35	2.43 G

APPENDIX B (continued)

Student No.*	Aid Category	Semester Enrolled			
		Fall '75	Spring '76	Fall '76	Spring '77
138	-	2.60	2.42		
139	B	Inc.	1.39	1.47	1.76
140	A	3.81	3.51	3.53	3.58 G
141	-	1.23	1.50	1.62	
142	-	2.53			
143	A	Inc.			
144	-	1.87			
145	D	1.57	1.37	1.70	1.83
146	D	2.40	2.54	2.38	2.29 G
147	B	2.00	1.80	2.38	2.57 G

*In alphabetical order.
**Indicates students who graduated.

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